

Information to identify the case:

Debtor 1	<u>Kathy G. Faaborg</u>	Social Security number or ITIN	xxx-xx-8978
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-24300-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathy G. Faaborg

6/15/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kathy G. Faaborg
 Debtor

Case No. 14-24300-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 318

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Jun 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2017.

db #+Kathy G. Faaborg, 127B Connie Drive, Pittsburgh, PA 15214-1251
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 14039266 +Bellevue Borough, c/o Pa.M.S., 336 Delaware Ave., Dept. W-83, Oakmont, PA 15139-2138
 13945870 Bill Me Later, c/o Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
 13945872 +Comcast, 300 Corliss Street, Pittsburgh, PA 15220-4864
 14335578 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 13945874 Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
 13945875 +McCabe, Weisberg & Conway, Suite 2080, 123 South Broad Street, Philadelphia, PA 19109-1031
 13945876 Northgate School District, c/o Pennsylvania Municipal Service, 336 Delaware Avenue, Dept. P-NG, Oakmont, PA 15139-2138
 14043282 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 13981647 +Township of Ross, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13945885 +United Security Financial, dba Dovenmuehle Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Jun 16 2017 00:53:00 Natalie Lutz Cardello, 107 Huron Drive, Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2017 01:00:58 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 13945869 +EDI: RMSC.COM Jun 16 2017 00:53:00 Amazon Plcc, c/o GE Capital Retail Bank, PO Box 103104, Roswell, GA 30076-9104
 13970283 EDI: AIS.COM Jun 16 2017 00:53:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 14394543 +E-mail/Text: bncmail@legal.com Jun 16 2017 01:01:13 COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13945871 EDI: CAPITALONE.COM Jun 16 2017 00:53:00 Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130-0281
 13987851 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jun 16 2017 01:01:29 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
 13945873 +EDI: RMSC.COM Jun 16 2017 00:53:00 JC Penney, c/o GE Capital Retail Bank, PO Box 103104, Roswell, GA 30076-9104
 13945877 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2017 01:00:58 PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 13945878 EDI: PRA.COM Jun 16 2017 00:53:00 Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502
 13995400 EDI: PRA.COM Jun 16 2017 00:53:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13948689 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2017 01:00:58 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
 13945879 +EDI: RMSC.COM Jun 16 2017 00:53:00 QVC, c/o GE Capital Retail Bank, PO Box 103104, Roswell, GA 30076-9104
 13951508 EDI: AGFINANCE.COM Jun 16 2017 00:53:00 Springleaf Financial Services, PO Box 3251, Evansville, IN 47731
 13945881 +EDI: RMSC.COM Jun 16 2017 00:53:00 SYNCEB/JCP, PO Box 965007, Orlando, FL 32896-5007
 13945880 +EDI: AGFINANCE.COM Jun 16 2017 00:53:00 Springleaf Financial fka AGF, 601 NW 2nd Street, Evansville, IN 47708-1013
 13957189 +E-mail/Text: bncmail@legal.com Jun 16 2017 01:01:13 TD BANK USA, N.A., C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13945883 +EDI: WTRRN BANK.COM Jun 16 2017 00:53:00 TD Bank USA, PO Box 673, Minneapolis, MN 55440-0673
 13945884 EDI: TFSR.COM Jun 16 2017 00:53:00 Toyota Motor Credit Corporation, PO Box 8026, Cedar Rapids, IA 52409-8026
 13945882 EDI: WTRRN BANK.COM Jun 16 2017 00:53:00 Target Card Services, PO Box 660170, Dallas, TX 75266-0170
 13949721 EDI: TFSR.COM Jun 16 2017 00:53:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
 14041248 +E-mail/Text: electronicbkydocs@nelnet.net Jun 16 2017 01:01:11 U.S. Department of Education, C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
 13945886 +EDI: VERIZONWIRE.COM Jun 16 2017 00:53:00 Verizon Wireless, 1 Verizon Place, Alpharetta, GA 30004-8510
 13945887 +EDI: RMSC.COM Jun 16 2017 00:53:00 WalMart, c/o GE Capital Retail Bank, PO Box 103104, Roswell, GA 30076-9104

TOTAL: 24

District/off: 0315-2

User: amaz
Form ID: 318

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jun 15, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr Township of Ross
cr Toyota Motor Credit Corporation
cr United Security Financial Corporation
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14335580* ECMC, PO Box 16408, St. Paul, MN 55116-0408

TOTALS: 4, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor United Security Financial Corporation
ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Township of Ross jhunt@grblaw.com, cnoroski@grblaw.com
Kenneth Steidl on behalf of Debtor Kathy G. Faaborg julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; leslie.
nebel@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; r53037@notify.bes
tcase.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.court
rive.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com
William E. Miller on behalf of Creditor United Security Financial Corporation
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 9